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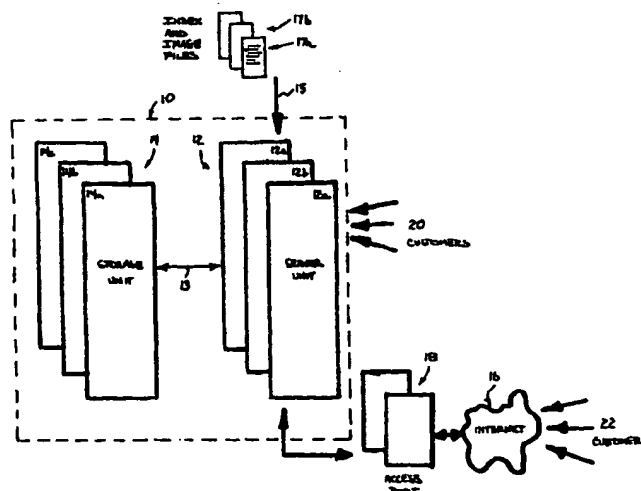
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(54) Title: LOCKBOX BROWSER SYSTEM



(57) Abstract

A method of providing information regarding lockbox receipts to a customer having a lockbox account, the method comprising the steps of: having alert criteria containing alert conditions selected by the customer; creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions; comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and alerting the customer that one or more of said files contain data that have met the alert criteria.

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LOCKBOX BROWSER SYSTEM

BACKGROUND OF THE INVENTION

1. Field of the Invention

5 The present invention relates to methods and systems for providing information over a network to a user of the network and, more particularly, to methods and systems for providing data searching, alert notification, and automated data presentation functions to customers of financial services.

2. Related Art

10 Traditionally, persons receiving relatively large numbers of negotiable instruments, for example checks, obtained one or more so-called lockboxes to receive the checks. Frequently, lockboxes are located at Post Offices and the checks for a particular person are delivered to a designated lockbox or lockboxes in one or more Post Offices. Alternatively, the lockbox
15 may be a designated address at a financial institution which processes the received checks.

Usually, persons receiving large numbers of checks are business concerns who also seek financial services. Indeed, these business concerns desire one or more checking accounts to receive the proceeds from the checks and,
20 thereafter, draw proceeds from the checking accounts via withdrawals. Providers of financial services for these business concerns have recognized that it is desirable to provide certain information regarding the checks (or receipts) received in a lockbox to the business concern. Such information consist of particular parameters of the checks, for example, the remitter name, serial
25 number, bank number, routing number, payment amount, etc. This information is typically gathered and stored in a computer database.

Storage of the information in a computer database is usually accomplished by entering values of the parameters relating to the checks into an

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index file containing fields. The index files are then appropriately addressed and cross cataloged such that they may be retrieved on command and the information contained therein may be provided to a customer (e.g., a business concern) of the financial service provider.

5 Image files of the checks delivered to a particular lockbox are also produced and stored such that they may later be accessed by the financial service provider or customer.

10 Although financial service providers have been able to provide customers with the ability to search the databases containing the index and image files, it has not been possible heretofore to perform analytic analyses on the data contained in the image files and provide the results of the analytic analyses to the customer. Further, it has not been possible to automatically alert a customer that a particular check has been received in the lockbox or that some other condition which is a function of the data in the index files has been met. Still further, it has
15 not been possible to automatically adjust an interface between the database and the customer such that the so-called "look and feel" of the interface is personalized to the preferences of the user.

SUMMARY OF THE INVENTION

20 In order to overcome the deficiencies of the prior art, one aspect of the instant invention is directed to a method of providing information regarding lockbox receipts to a customer having a lockbox account, the method including the steps of: having alert criteria containing alert conditions selected by the customer; creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the
25 files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions; comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and alerting the customer that one or more of said files contain data that have met the alert
30 criteria.

According to another aspect of the instant invention, a method of providing information regarding lockbox receipts to a customer having a lockbox account, includes the steps of creating a database file for each of the receipts of the lockbox account, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts; and producing a chart in which the information regarding the lockbox receipts is presented as a function of the data of at least one field.

According to yet another aspect of the instant invention, a method of providing information to computer network users includes the steps of: providing at least first and second screen formats, each screen format being designated to provide at least part of the information to a respective user, one of the first and second screen formats being provided prior to the other in accordance with a command from the user; monitoring numbers of times that the user commands that each of the first and second screen formats be provided; and automatically providing one of the first and second screen formats prior to the other without a command from the user as a function of the numbers of times that the user commands that the first and second screen formats be provided.

According to still another aspect of the instant invention a method of providing information to computer network users includes the steps of: providing respective users with options to receive one or more screen formats on command from a plurality of screen formats, each screen format being designated to provide at least part of the information to a respective user; monitoring numbers of times that the respective users command that each of the plurality of screen formats be provided; and automatically altering the option of a respective user to receive a certain one of the plurality of screen formats as a function of the number of times that the respective user commands that the certain screen format be provided.

According to another aspect of the instant invention a method of providing information to computer network users includes the steps of: classifying the network users into a plurality of groups; storing a plurality of different sets of screen formats, each set of screen formats being designated to

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provide the information to a respective one of the groups of users; and providing one of the sets of screen formats to a particular network user on command based on the user's group classification.

Other objects, features, and advantages will become apparent to one skilled in the art from the instant disclosure.

BRIEF DESCRIPTION OF THE DRAWINGS

For the purpose of illustrating the invention, there are shown in the drawing forms which are presently preferred, it being understood, however, that the invention is not limited to the precise arrangements and instrumentalities shown.

Fig. 1 is a block diagram showing a system capable of providing the functions of the instant invention;

Fig. 2 is an example of a screen format provided by the system shown in Fig. 1 to a user;

Fig. 3 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 4 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 5 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 6 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 7 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 8 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 9 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 10 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 11 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 12 is another screen format provided by the system shown in Fig. 1 to a user;

5 Fig. 13 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 14 is another screen format provided by the system shown in Fig. 1 to a user;

10 Fig. 15 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 16 is another screen format provided by the system shown in Fig. 1 to a user;

Fig. 17 is another screen format provided by the system shown in Fig. 1 to a user;

15 Fig. 18 is another screen format provided by the system shown in Fig. 1 to a user; and

Fig. 19 is another screen format provided by the system shown in Fig. 1 to a user.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

20 Referring now to the drawing wherein like numerals indicate like elements, there is shown in Fig. 1 a system 10 for providing financial services, for example lockbox services, to a plurality of customers 20, 22.

The system 10 preferably includes a server apparatus 12 and a storage unit 14. Internal customers 20, for example persons employed by the
25 financial service provider of the system 10, are preferably permitted to access the server unit 12 through a private communication system such as an Intranet. External customers 22 may be clients of the financial service provider of the system 10 and preferably access the server unit 12 over a public communication system such as the Internet 16.

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As access to the server unit 12 by the external customers 22 raises security issues and also provides an opportunity to interact with those customers 22, an Internet gateway access port 18 is preferably provided. The access port 18 preferably provides security functions (e.g., user ID and password functions),
5 help desk functions, e-mail services and the like.

The system 10 need not include a separate server unit 12 and storage unit 14, rather, those elements may be combined into one integral unit. Alternatively, those skilled in the art will recognize that server unit 12 may take the form of multiple server units 12a, 12b, 12c, etc., coupled together via one or
10 more communication links. Similarly, the storage unit 14 may take the form of multiple storage units 14a, 14b, 14c, etc., coupled to the server unit 12 via one or more communication links 13.

It has been found that Sun Enterprise 5500 servers utilizing the Sun Solaris 2.6 operating system provide a suitable platform for implementing
15 the server unit 12. In order to provide access to external customers 22 via the Internet 16, a suitable web server software program, for example Netscape, may be provided. In order for the server unit 12 to interface with the storage unit 14 via the communication link 13, a database server may be provided utilizing a Sun Enterprise 5500 server operating under the control of Oracle 8.X software.

A suitable platform for implementing the storage unit 14 may be obtained using an IBM SP2/RS 6000 storage unit, also known as the IBM OnDemand product. The storage unit 14 may include any of the known data storage devices, such as magnetic disks, magnetic tape, optical storage units, or the like. When data is to be stored for relatively short periods of time, for
25 example 0 to 90 days, a magnetic disk storage unit may be used. When data is to be stored for a relatively long period of time, for example 91 days to 7 years, magnetic tape storage units may be used. As will be apparent to those skilled in the art, one or more types of storage units may be used in the storage unit 14, for example, both magnetic disk units and magnetic tape units. In any event, the
30 invention is not limited to the type or number of storage units utilized.

Image and Data Storage

System 10 provides a means for storing both image data files 17a and index data files 17b on a substantially periodic basis for later access by customers 20, 22. The image files 17a and index files 17b represent information contained in receipts associated with financial services provided to the external customers 22. It is preferred that the financial services provided by system 10 include providing one or more lockboxes to each of a plurality of external customers 22. Further, it is preferred that the receipts associated with the lockboxes are negotiable instruments, such as checks and that the external customers 22 have one or more accounts with the financial service provider, such as checking accounts for receiving the proceeds from the remitted checks.

The image files 17a and index files 17b preferably represent information from the receipts (e.g., checks) which are deposited in the lockboxes. A separate imaging system (not shown) prepares image files 17a which are electronic versions of the checks. The imaging system also prepares image files 17a of associated documents (e.g., copies of invoices, letters, etc.) received in connection with the checks. For example, a particular check may be a payment, pursuant to an invoice, for goods or services provided by the external customer 22. A separate image file 17a of the invoice is preferably created (or may be made part of the image file 17a of the associated check).

Another system (not shown) creates the index files 17b each having a plurality of fields which contain data relating to respective checks, lockboxes, customers, and customer accounts. It is preferred (but not required) that the fields contain data relating to the following information:

a remitter name of the check,
a serial number of the check,
a bank number of the check,
a routing number of the check,
a payment amount of the check,
a checking account number of the customer into which the
payment amount is deposited,
a posting date on which the payment amount is deposited into the
checking account of the customer,
a clearing date on which the payment amount clears,

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5 a lockbox number in which the check is received,
a location of the lockbox,
an ON-US account number into which the check is deposited,
a batch number for a batch of checks of which the check is apart,
a sequence number of the batch for the check,
a release time for the batch number,
an aggregate payment amount of the batch,
a number of an invoice associated with the check,
10 a currency type of the check,
a processing date of the check; and
a document type of an image file of the check.

15 The external customers 22 typically receive many checks in their respective lockboxes, and as a result, the checks are processed in batches of typically 50 checks per batch. Further, each check is typically provided with a sequence number within the batch. Accordingly, it is preferred that the index file 17b for each check also include a batch number for a batch of checks of which the particular check is a part, a sequence number of the batch for the particular check, a release time for the batch number, and an aggregate of the payment amounts of the checks within the batch.

20 Once the image files 17a and index files 17b for a check or batch of checks are prepared, they are input to the system 10 via access port 15. The server unit 12 ensures that the image files 17a and index files 17b are properly addressed and cross-referenced for later retrieval from the storage unit 14.

25 The image files 17a and index files 17b input to system 10 via port 15 may be stored in a short term (or local) data storage unit within the server unit 12 for some predetermined time, for example, one to two days and then may be moved to longer term storage in the storage unit 14. It is preferred that the index files 17b be retained in the server unit 12 (i.e., within a data storage unit) indefinitely to facilitate searching functions while the image files 17a are moved
30 to the storage unit 14.

Image files 17a (and index files 17b if any) stored in storage unit 14 are preferably moved from a magnetic disk unit to a magnetic tape unit after approximately 90 days. Accordingly, when an external customer 22 requests information contained in files 17a, 17b which have been stored in storage unit 14

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for longer than, for example, 90 days, there will be some delay in obtaining the files from the storage unit 14.

It is preferred that the system 10 provide browsing functions, searching functions, analysis functions, and alerting functions to the customers 20, 22. It is preferred that the external customers 22 access the functions of the system 10 over the Internet 16 using a suitable browsing program, for example, Netscape.

User Interface

Reference is now made to Fig. 2 which shows a screen format (for example, an HTML file) provided by the server unit 12 to a particular external customer 22 over the Internet 16. A similar procedure may be followed by an internal customer 20 (using, for example, an Intranet), although the specific options, sequences and screens may vary as desired.

To access the screen format shown in Fig. 2, the external customer 22 would utilize their browser program to access a website which is maintained by the financial services provider offering use of the system 10 to its customers 20, 22. In the preferred embodiment, the external customer 22 enters its user ID 100 and password 102 in order to access the system 10. Verification of the user ID 100 and password 102 is preferably carried out by the Internet access gateway 18; however, this function need not be carried out by a separate system and could be performed directly by the system 10.

Reference is now made to Fig. 3 which shows a screen format which is provided by the system 10 to the external customer 22 after the customer's user ID 100 and password 102 have been verified. This screen format provides access to several accessible applications, namely an image lockbox application, a disbursement application, an investment services application, and a legal document warehouse application. The accessible applications are designated by one or more icons 104a, 104b, 104c, and 104d. As is known in the art, the external customer 22 utilizes a pointing device, such as a mouse pointer,

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to "click" on one of the icons 104 to invoke the corresponding application. To invoke the lockbox application, the customer 22 will click on icon 104a.

Lockbox Application

Referring to Fig. 4, the system 10 preferably provides a screen format to the external customer 22 when the image lockbox icon 104a is selected. The screen format of Fig. 4 displays a greeting 106 or other form of indicia and provides one or more icons 108 for invoking various functions of the system 10. These functions include, for example, lockbox details, statistics functions, searching functions, and alert functions. The screen format also provides a "View Basket" icon 110 which permits the external customer 22 to view the screen formats resulting from invoking one or more of the functions designated by icons 108.

Lockbox Details

With reference to Fig. 5, a screen format is shown which is delivered by the system 10 to the external customer 22 in response to the customer's invocation of the lockbox details icon 108a. The screen format of Fig. 5 shows a batch summary of the one or more lockboxes for a particular external customer 22. The batch summary includes a tabulation of lockbox locations 112, lockbox numbers 14, and the total number of batches 116 associated with each respective lockbox. The batch summary is tailored to show the data pertaining to a specific date 118 or period of time, for example, the previous day, the previous week, the previous month, the previous three months, or the like.

In the example illustrated, the customer 22 selected a batch summary for the checks received in his lockboxes for the "last week" (i.e., the previous week). As shown in Fig. 5, the external customer 22 received checks in twelve of its lockboxes, seven of which are located in Frankfurt (identified by lockbox numbers 1010, 1020, 1021, 1028, 1999, 7001, and 7002), four of which are located in Hong Kong (identified by lockbox numbers 0088, 0123, 1234, and

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7890), and one of which is located in Houston (identified by lockbox number 200441).

Each of the lockboxes 114 receive batches of checks (typically containing up to 50 checks each). Lockbox number 1010 received two batches of checks while lockbox 1020 received three batches of checks and so-on.

With reference to Fig. 6, the batch summary information may be presented in an alternative screen format showing lockbox number processing date 120, the specific batch number 122, the currency type 124 of the check, the payment amount 126 of the check, the check sequence number 128 in the particular batch, and the aggregate number of other documents 130 (such as invoices, purchase orders, etc.) associated with the checks. Other formats may be used.

The external customer 22 may view additional details regarding a particular check by, for example, clicking on a particular check or icon. Fig. 7 shows a screen format providing information on a check (sequence number 1) of batch 1008 of lockbox number 1999. Since the external customer 22 specified that an image file 17a be provided (it could have requested data only), the server unit 12 retrieved the image file 17a associated with the selected check from the storage unit 14 and provided the information contained in the image file 17a on the screen format at location 132. As discussed above, the system 10 is capable of receiving, storing, and retrieving other image files 17a containing image information on, for example, invoices, letters, purchase orders, etc., associated with a particular check and provide images of those associated documents in the screen format, see location 134.

In addition to image information, the information contained in the index file 17b associated with the check is also presented in the screen format at location 136. As discussed above, the index file 17b contains a number of fields having values (or data) specific to the check. Here, the displayed fields include the customer account number, the bank number, the check number, the remitter name, the payment amount, and the invoice number. Other fields (or data) may be shown in addition to or in lieu of this data.

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With reference to Fig. 8, the image data 132 may be enlarged and manipulated using known graphics software.

With reference to Figs. 9 and 10, screen formats are shown which indicate that an external customer 22 has requested a check having an image file (or files) 17a which is in long term storage and, therefore, requires the customer to wait for the image file 17a and/or index files 17b to be obtained. Typically, an image file 17a will take longer to retrieve from storage unit 14 than an index file 17b and, therefore, a "Request Image" message appears on the screen format of Fig. 9 at location 138. Although the information contained in the index file 17b for the check of interest may be obtained relatively quickly and displayed at location 136, the customer is presented with a screen format (Fig. 10) which states that the image is stored in a long term archive and will be available after a period of time has elapsed, for example, four minutes. Once the information contained in both the image files 17a and index files 17b is available, the information may be manipulated by the external customer 22 in a substantially similar way as discussed hereinabove with respect to Figs. 7 and 8.

Statistics Function

In accordance with the present invention, it is desirable to provide the external customer 22 with statistical information regarding the checks received by the customers in the one or more lockboxes during a period of time. To this end, the system 10 preferably provides statistical analysis functions 140 such as those listed in Fig. 11. In particular, Fig. 11 shows a screen format which is transmitted to an external customer 22 by the system 10 when the statistics icon 108b is selected at any of the screen formats shown in, for example Figs. 4-10.

The statistical functions 140 may include the volume of checks received into one or more lockboxes during a period of time, for example, each day, month, or year. Alternatively, information concerning a particular remitter of checks may be provided in a report by selecting the remitter analysis option.

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While three specific statistical functions 140 are illustrated, fewer, more and/or different functions can be provided.

In general, the statistical analysis functions 140 preferably provide a chart or charts in which the information regarding lockbox receipts (e.g.,
5 checks) is presented as a function of the data of at least one field of one or more index files 17b.

When an external customer 22 selects the volume analysis by day option 140, the system 10 preferably provides the external customer 22 with at least one screen format containing information representing an aggregate number
10 of receipts (e.g., checks) received in one or more lockboxes over the specified period of time (i.e., one day). It is most preferable that the screen format provide a chart presenting information on aggregate numbers of receipts received in one or more lockboxes over a plurality of periods of time (i.e., a number of days). As shown in Fig. 12, the system 10 is capable of transmitting a screen format
15 providing a chart showing the days of a month along an abscissa axis and the corresponding aggregate number of documents scanned along an ordinate axis. The aggregate number of documents may represent the number of checks received by the lockboxes or a total number of documents (checks and associated documents, e.g., invoices, letters, etc.) scanned.

20 The external customer 22 may select the period at location 142 and the specific lockbox number at location 144 (for example, using a pull down menu). In the illustrated example, the information is provided for lockbox number 1999 during August 1998. If the customer 22 wishes to change the period or lockbox number, it may do so and then click on the "Redraw Graph"
25 icon 146 to update the charts. Accordingly, the external customer 22 may advantageously be provided with statistical analysis regarding its lockboxes.

It is preferred that the volume analysis by day option 140 also provide a chart showing an aggregate of the payment amounts of the checks received in a lockbox or lockboxes over a specified period of time (preferably
30 selected by the customer 22, e.g., one day). It is also desirable that the external customer 22 be presented with information regarding aggregates of payment

amounts of checks received in one or more lockboxes over a plurality of periods of time (i.e., the days of a month). Referring to Fig. 12, the volume analysis by day option screen format provides the external customer 22 with information regarding aggregate payment amounts of checks received in the customer's lockboxes for the days of a month.

Again, the external customer 22 may preferably select the period at location 142 and the specific lockbox number at location 144 for the payment amounts of interest. In the illustrated example, the information is provided for lockbox number 1999 during August 1998.

With reference to Figs. 11 and 13, when the customer selects the volume analysis by month icon 140 (Fig. 11), the system 10 provides a screen format showing charts which provide information concerning the customer's lockboxes over one month increments, totalling, for example, a year. The external customer 22 may select the period at location 148 and the specific lockbox number at location 150 (for example, using a pull down menu). In the illustrated example, the information is provided for lockbox number 1999 during all of 1997. If the customer 22 wishes to change the period or lockbox number, it may do so and then click on the "Redraw Graph" icon 152 to update the chart.

The information provided in the charts shown in Figs. 12 and 13 relates to the receipts received in one or more lockboxes irrespective, for example, of whether those checks contain different remitter names. With reference to Figs. 11 and 14, the information concerning receipts received in a particular customer's lockboxes may be refined to relate only to one or more specified remitters. This is accomplished by selecting the Remitter Analysis icon 140 (Fig. 11).

The external customer 22 may preferably select a particular remitter name by entering the name at location 154 (Fig. 14). The customer 22 may also limit the statistical analysis to checks of a particular currency by entering the currency type at location 156. The external customer 22 may select the period at locations 158, 160. In the illustrated example, the information is provided for checks received having a remitter name of Arthur Smith and

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currency in U.S. Dollars where the checks were received between January 1, 1998 and January 31, 1998. If the customer 22 wishes to change the remitter name, currency, and/or period, it may do so and then click on the "Redraw Graph" icon 162 to update the chart.

5 The chart may preferably include both aggregates of the payment amounts of the receipts and aggregates of the numbers of documents received in one or more lockboxes of the external customer 22.

 Many other types of statistical analysis (whether in chart form or otherwise) may be provided to an external customer 22. The analysis may
10 contain information which is a function of the data within the fields of the index files 17b. For example, the external customer 22 may receive a screen format containing information presented in a chart which is a function of the aggregate of the payment amounts of the receipts deposited into and withdrawals made
15 from the customer's checking account over a specified period or specified periods of time. Such a chart provides cash flow statistical analysis to the external customer 22. It is noted that the cash flow analysis may be presented in periods of days, months, years, or the like.

 It will be apparent to those skilled in the art from the above teaching that other charts may be presented to the external customer 22 by the
20 system 10 relating to the information contained in the index files 17b. For example, the system 10 may provide the external customer 22 with information concerning the so-called float of one or more of the customer's checking accounts. This is accomplished by presenting the external customer 22 with a screen format containing a chart which is a function of the difference between a
25 clearing date for a particular check and a posting date for the check. The system 10 may obtain data for the statistical analysis from files other than the index files 17b. For example, when the posting dates and clearing dates for particular checks are more conveniently stored in files other than the index files 17b, the system 10 may obtain such information using communication links to those files.

30 **Search Function**

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It is desirable to provide the external customer 22 with a substantially open ended ability to search the data contained in the index files 17b to retrieve relevant information concerning the receipts received in the customer's lockboxes. To this end, system 10 preferably provides the external customer 22 with a screen format (Fig. 15) which permits the external customer 22 to perform a relatively simple search or an advanced search. Boolean or other logic based search facilities may be provided.

The simple search option preferably provides the external customer 22 with the capability of searching the information contained in the system 10 according to at least one of the remitter name 170, the payment amount (or check amount) 172 of the check, and the invoice number 174 associated with a particular check. As the remitter name, payment amount, and invoice number represent fields of the index files 17b, the external customer 22 is permitted to enter a value (or condition) at location 176 which, if matched by the data contained in a field of an index file 17b, would satisfy the condition.

For example, in the Simple Search portion of the screen format shown in Fig. 15, the external customer 22 selected a search by remitter name 170. It is assumed that the external customer 22 specifies a value for the remitter name field of "Smith" and enters this into location 176. These selections represent search criteria specified by the customer 22. When the customer selects the Search Now icon 178, the system 10 searches the database containing the index files 17b for the receipts received in the customer's lockboxes for remitter name fields containing the value of "Smith."

Fig. 16 shows a screen format produced by system 10 which reports the results of the Search Now 178 option of the index files 17b for a particular customer containing the value "Smith" in the remitter name field. The search results are preferably tabulated to show lockbox location 180, processing date 182, lockbox number 184, batch number 186, receipt sequence number 188, payment amount 190, and remitter name 200. It is noted that the value "Smith" appears in each of the remitter names 200.

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Preferably the external customer 22 is provided with the option to display a specified number of records (i.e., index files 17b) by entering the number at location 202. As the external customer 22 has selected the first ten records, the search result chart shows the first ten index files 17b meeting the search criteria.

Referring again to Fig. 15, the external customer 22 may formulate an advanced search based on one or more fields of the index files 17b. It is preferred that the advanced search include search criteria relating to the lockbox location 204, processing date 206, customer account number 208, currency type 210, lockbox numbers 212, payment amount (or check amount) 214, invoice number 216 and/or remitter name 218. Pull down menus are preferably employed to facilitate receiving selections from the customer 22 concerning the lockbox location 204, processing date 206, customer account number 208, currency type 210, and lockbox numbers 212. Data input windows 215, 217, and 219 are preferably employed to facilitate receiving selections from the customer 22 concerning the payment amount (or check amount) 214, invoice number 216 and/or remitter name 218, respectively.

The searching criteria may be directed to any of the fields contained in the index files 17b, the above search criteria being specified by way of example only.

Alert Function

In accordance with the invention, it is desirable to provide the external customer 22 with the ability to specify alert criteria such that the external customer 22 will be automatically notified when one or more specified receipts have been received which meet the alert criteria. For example, system 10 may preferably permit the customer to define a set of alert criteria containing certain alert conditions, where the alert criteria define, among other things, certain of the fields of the index files 17b to be monitored and the alert conditions define values (or data) contained in those fields. Therefore, when a index file 17b is received by the system 10 containing data in its fields which meet the alert conditions set

forth in the alert criteria, the external customer 22 is alerted that one or more index files 17b contain data that have met the alert criteria.

It is preferred that an external customer 22 be permitted to specify its alert criteria at the search screen format (Fig. 15) by clicking on the Auto Notify icon 220. The Auto Notify icon 220 may be invoked during a simple or
5 advanced search. Advantageously, the system 10 permits the customer 22 to utilize the search criteria as alert criteria simply by invoking the Auto Notify icon 220 rather than the Search Now icon 178.

By way of example, it would be advantageous to an external
10 customer 22 to be notified that the payment amount from a particular check has been deposited in the customer's checking account. The system 10 is capable of automatically notifying the external customer 22 when a receipt (check, invoice, etc.) is received. This is accomplished by permitting the customer to specify that the alert criteria include a specific check number, payment amount, etc. The
15 external customer 22 specifies the alert criteria by entering it into the input fields at, for example, advanced search locations 204, 206, 208, 210, 212, and 214-219. The customer then selects the Auto Notify icon 220 which causes the search criteria to be used as alert criteria. The system 10 then applies the alert criteria against the data (or values) contained in the fields of index files 17b received by
20 system 10 in the future.

By way of example, Fig. 17 illustrates seven sets of alert criteria which have been stored by the customer 22. The first alert criteria 222 includes an alert condition specifying a particular invoice number (YHM137565651) of interest to a particular customer 22. Thus, the customer 22 is sent an alert when a
25 receipt having an invoice with the number YHM137565651 is received. It is noted that portions of invoice numbers may also be specified (see, for example, the seventh alert criteria 234 specifying invoice numbers which start with "NVI").

The second alert criteria 224 includes an alert condition specifying a particular remitter name (Arthur Smith) of interest. Thus, the customer is sent
30 an alert when a receipt having Arthur Smith as the remitter is received.

As it is advantageous for an external customer 22 to be automatically notified that a payment amount which exceeds a threshold value has been received, it is preferred that the external customer 22 be permitted to specify a payment amount threshold value which defines a minimum payment amount which meets the alert criteria. To this end, the customer 22 has set the
5 third alert criteria 226 to include an alert condition specifying a lower threshold on a payment amount (i.e., payments greater than \$2000). Thus, the customer 22 is sent an alert when a receipt having a payment amount in excess of \$2000 is received. It is noted that a plurality of receipts may be received in a given period
10 which meet this criteria. Accordingly, the customer 22 is preferably provided with an option to specify a period of time during which the alert criteria are applied against incoming receipts before an alert is produced. This is discussed in more detail hereinbelow (Fig. 18).

Alternatively, it may be advantageous for an external customer 22
15 to be automatically notified whenever a check is received having a payment amount less than a particular value. Accordingly, the system 10 may provide the external customer 22 with the ability to specify a payment amount threshold value defining a maximum payment amount which meets the alert criteria.

The fourth alert criteria 228 includes an alert condition specifying
20 a particular lockbox location (Frankfurt) of interest. Thus, (assuming the customer 22 has specified a period of time over which the alert criteria is to be applied) the customer 22 is sent an alert listing all receipts which are deposits to its Frankfurt lockbox(es) during the specified period.

The fifth alert criteria 230 includes an alert condition specifying a
25 particular period of time (e.g., "last week") for which deposits are of interest. Thus, the customer is sent an alert listing all deposits received the previous week.

The sixth alert criteria 232 includes an alert condition specifying a
particular lockbox location (Hong Kong) and period of time ("last month") of
interest. Thus, the customer 22 is sent an alert listing all receipts which are
30 deposits to its Hong Kong lockbox(es) during the previous month.

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It is preferred that the external customer 22 be permitted to specify many combinations of alert conditions which are functions of the fields contained in the index files 17b, the above being provided by way of example only.

Once the external customer 22 has specified the one or more alert
5 criteria 222-234, it may delete one or more of them using the Delete/Go icon 50.

Referring to Fig. 18, it is preferable to provide the external customer 22 with the ability to define the Response Time and Frequency 260 of the alert message. For example, it is preferred that the external customer 22 be permitted to specify that the alert message be sent out substantially as soon as
10 possible 262, i.e., as soon as the alert criteria have been satisfied. Further, the screen format shown in Fig. 18 provides the external customer 22 with the ability to indicate that the alert criteria be applied only one time 264, daily 266, weekly 268, or the like.

Assuming that the customer 22 has specified that it wishes to be
15 automatically alerted on a weekly basis, the system 10 applies the stored alert criteria 222-234 (Fig. 17) against the incoming receipts weekly. It is noted, therefore, that the Stored Alerts screen format of Fig. 17 includes a field containing a list of New and Old Matches 270. Taking the third alert criteria 226 as an example, the Matches field 270 indicates that there are no new receipts
20 which match the criteria 226 but there are five previous matches (from previous weeks) of record.

Referring again to Fig. 18, it is preferred that the customer 22 be permitted to define at least one Notification Method 280 (i.e., one or more modes of communication) by which the customer desires to be alerted that an alert
25 criteria has been met. These methods are preferably: posting an alert page notification on a screen format 282, providing an electronic mail message 284, providing a facsimile message 286, and providing a paging message to the customer over a remote pager (option not shown). In the illustrated example, the customer has selected to be alerted via an alert page and an e-mail message.

30 It is noted that the screen format of Fig. 18 also includes a Notification Description input field 290 in which the customer 22 may specify a

label or other indicia which accompanies the alert. For example, when the customer 22 inputs the description "Weekly Alerts" in the field 290, the alert provided by the system preferably includes that description somewhere in the alert, such as the title, re, e-mail title, etc.

5 The system 10 is preferably capable of sending an alert notification to different parties depending on the Registration 292 set up by the customer 22. In particular, the customer 22 may specify (using the Registration icon 292) that one party receive the alert page 282 and another party receive the e-mail 284 to facilitate more rapid and efficient processing on the customer side.

10 Reference is now made to Fig. 19 which shows an alert page provided by the system 10 to the external customer 22 as a result of applying the seven alert criteria 222-234 shown in Fig. 17. The mode of the alert message shown in Fig. 19 is the alert page 282 and is received by the customer, for example, when it accesses the system 10. The screen format of Fig. 19 may be
15 scrolled down to show the results for the last three criteria. It is understood that when the external customer 22 selects the e-mail, fax, etc., modes of notification, the external customer 22 would also receive an alert message over those communication channels. It is noted that an e-mail alert notification 284 or facsimile alert notification 286 may, for example, look substantially similar to the
20 alert page shown in Fig. 19. Other configurations are possible.

 Accordingly, the external customer 22 may advantageously examine the alert notification results and take appropriate actions based thereon.

Look and Feel

 According to the present invention, it is preferred that the system
25 10 be capable of automatically altering the "look and feel" of the interface between the external customer 22 and the system 10. In other words, with reference to Figs. 2-19, it is preferred that the order and arrangement of the screen formats be automatically adjustable by the system 10 as a function of the way that the external customer 22 has manipulated the screen formats during prior
30 sessions. For example, with reference to Figs. 4 and 5, it is apparent that, in the

first instance, the screen format of Fig. 4 is provided to the external customer 22 prior to the screen format of Fig. 5. Indeed, it is desirable to require the user to select the lockbox icon 108 prior to receiving the batch summary for the customer's lockboxes shown in the screen format of Fig. 5. It is also desirable, however, to automatically provide the screen format of Fig. 5 prior to the screen format of Fig. 4 (or omit the screen format of Fig. 4 entirely) if the history of how a particular external customer 22 has manipulated the screen formats indicates that the external customer 22 prefers to receive the screen format of Fig. 5 over other screen formats, for example, the screen format of Fig. 4.

It is therefore preferred that the system 10 monitor the numbers of times that the customer 22 commands one or more screen formats be provided to him. The system 10 may then automatically provide one screen format (e.g., Fig. 5) prior to (or instead of) another screen format (e.g., Fig. 4) as a function of the numbers of times that a customer 22 commands the respective screen formats be provided.

By way of example, the system 10 may provide one screen format prior to (or in lieu of) another screen format if the number of times that a particular external customer 22 commands the one screen format be provided exceeds the number of times that the customer commands the other screen format be provided.

It is apparent to one skilled in the art from the above teaching that the system 10 may eliminate the option for an external customer 22 to receive a particular screen format if the number of times that the customer commands that that screen format be provided is sufficiently small.

It is also preferred that certain of the options for the external customer 22 to receive corresponding screen formats be emphasized based on the number of times that the external customer 22 commands the screen format be provided. For example, with reference to Fig. 3, the image lockbox icon 104a may be enlarged or highlighted if the number of times that an external customer 22 selects the image lockbox icon 104a is sufficiently large.

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It is also preferred that the system 10 be provided with the capability of recognizing that the plurality of customers 20, 22 may be classified into one or more groups and that different sets of screen formats be provided to the different groups of customers based on the group classification. For example, 5 internal customers 20 may be provided with the information contained in the image files 17a and index files 17b according to one set of screen formats while the external customers 22 may be provided with the information of the image and index files 17a, 17b according to a different set of screen formats.

Further, it is preferred that the system 10 recognize that the 10 customers may be divided into groups based on technical sophistication, priority level, customer size (e.g., number of users, corporation size, etc.) and the type of financial services that the customers utilize with the financial service provider. It is noted that the priority level, customer size, and the type of financial services provided to the customer may be determined when the customer signs up for the 15 services provided by the system 10. Although the technical sophistication of the customer may also be obtained in this way, technical sophistication may also be determined by monitoring how the customer interacts with the system 10.

For example, the system 10 may monitor a number of times that the customer accesses a particular one or more of the screen formats and 20 recognize that some screen formats are accessed only by sophisticated customers. In response, it is preferred that the system 10 automatically alter at least one of the sets of screen formats provided, the number and order that the screen formats are provided, and the orientation of the information provided on the screen formats.

25 It is noted that the system 10 may also determine a level of familiarity that an external customer 22 has with the one or more screen formats provided to the customer by monitoring the number of times that the customer accesses particular screen formats of the system 10. In response, it is preferred that the system 10 automatically alter at least one of the different sets of screen 30 formats provided to the customer, the order in which the screen formats are

provided to the customer, and the arrangement of the information provided on the screen formats.

By way of example, if the system 10 determines that a particular external customer 22 has a high level of familiarity with the system 10 and or has a high level of sophistication by monitoring the number of times that the external customer 22 accesses one or more particular screen formats, the system 10 may automatically alter the information and options provided, for example, on the screen format shown in Fig. 15. Indeed, if the system 10 determines that the external customer 22 is a sophisticated customer, it is preferred that the system 10 provide that customer with only the advanced search options or locating the simple search options on another screen format (obtainable by way of an icon for example).

The foregoing description of the preferred embodiments of the present invention have been provided for the purpose of illustration and description. They are not intended to be exhaustive or to limit the invention to the precise forms disclosed. Many modifications and variations are possible to one skilled in the art in view of the above teaching. It is intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto.

WHAT IS CLAIMED IS:

1. A method of providing information regarding lockbox receipts to a customer having a lockbox account, the method comprising the steps of:
 - having alert criteria containing alert conditions selected by the customer;
 - 5 creating a database file for each of the receipts of the lockbox account which are received after the customer has selected the alert criteria, each of the files comprising a plurality of fields containing data relating to a respective one of the receipts, the alert criteria defining certain of the fields as containing data to be compared against the alert conditions;
 - 10 comparing the alert conditions with the data of the fields of the database files defined by the alert criteria; and
 - alerting the customer that one or more of said files contain data that have met the alert criteria.
2. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include at least one mode of communication by which the alerting step is to be accomplished.
3. The method of providing information regarding lockbox receipts of claim 2, wherein the at least one mode of communication is taken from the group consisting of posting an alert notification, providing an electronic mail message, providing a facsimile message, and providing a paging message.
4. The method of providing information regarding lockbox receipts of claim 1, wherein the lockbox receipts comprise negotiable instruments.
5. The method of providing information regarding lockbox receipts of claim 4, wherein:

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the lockbox receipts are checks; and
the fields containing data relating to respective checks include at
5 least one of a remitter name of the check, a serial number of the check, a bank
number of the check, a routing number of the check, a payment amount of the
check, a checking account number of the customer into which the payment
amount is deposited, a posting date on which the payment amount is deposited
into the checking account of the customer, a clearing date on which the payment
10 amount clears, a lockbox number in which the check is received, a location of the
lockbox, an ON-US account number into which the check is deposited, a batch
number for a batch of checks of which the check is a part, a sequence number of
the check within the batch, a release time for the batch number, an aggregate
payment amount of the batch, a number of an invoice associated with the check, a
15 currency type of the check, a processing date of the check, and a document type
of an image file of the check.

6. The method of providing information regarding lockbox
receipts of claim 5, wherein the fields defined by the alert criteria as containing
data to be compared against the alert conditions include at least one of the
remitter name, the payment amount, the invoice number, the lockbox number, the
5 lockbox location, the processing date, the customer checking account number,
and the currency type.

7. The method of providing information regarding lockbox
receipts of claim 5, wherein the alert conditions against which the data of the
fields defined by the alert criteria are compared include at least one of a specific
remitter name, a payment amount threshold value defining a minimum payment
5 amount which meets the alert criteria, a payment amount threshold value defining
a maximum payment amount which meets the alert criteria, a specific payment
amount, a specific invoice number, one or more specific lockbox numbers, one or
more specific lockbox locations, one or more processing dates, one or more
specific customer checking account numbers, and one or more currency types.

8. The method of providing information regarding lockbox receipts of claim 1, wherein the fields available to the customer to be defined by the alert criteria as containing data to be compared against the alert conditions vary as a function of the specific customer.

9. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include a period during which the alert conditions are compared against the receipts, the comparing of the alert conditions with the receipts not being permitted outside the period.

10. The method of providing information regarding lockbox receipts of claim 9, further comprising the step of notifying the customer when no files contain data that have met the alert criteria during the period.

11. The method of providing information regarding lockbox receipts of claim 1, wherein the alert criteria include at least one of:

a command to alert the customer substantially as soon as one or more receipts meet the alert conditions of the alert criteria;

5 a command to alert the customer only once whether one or more of the receipts meet the alert conditions of the alert criteria; and

a command to alert the customer periodically whether one or more of the receipts meet the alert conditions of the alert criteria.

12. The method of providing information regarding lockbox receipts of claim 1, wherein the alert includes at least one of:

a list of the data of the receipts which have met the alert criteria;

5 a list of certain of the fields of the files which contain data that have met the alert criteria; and

descriptions of the alert conditions and respective lists of the receipts which have met the alert conditions.

13. A method of providing information regarding lockbox receipts to a customer having a lockbox account, comprising the steps of:
creating a database file for each of the receipts of the lockbox account, each of the files comprising a plurality of fields containing data relating
5 to a respective one of the receipts; and
producing a report in which the information regarding the lockbox receipts is presented as a function of the data of at least one field.
14. The method of providing information regarding lockbox receipts of claim 13, wherein the information presented in the report is a function of an aggregate number of receipts received in the lockbox account over a specified period of time.
15. The method of providing information regarding lockbox receipts of claim 14, wherein the period of time is one day, month or year.
16. The method of providing information regarding lockbox receipts of claim 14, wherein the information presented in the report shows aggregate numbers of receipts received in the lockbox account over specified periods of time.
17. The method of providing information regarding lockbox receipts of claim 16, wherein the periods of time are a progression of days, months, or years.
18. The method of providing information regarding lockbox receipts of claim 13, wherein the information presented in the report is related only to one specified remitter.

19. The method of providing information regarding lockbox receipts of claim 13, wherein:

the lockbox receipts are checks;

5 the fields containing data relating to respective checks include at least one of: a payment amount of the check, a payment amount of the check which is deposited into a customer checking account, a posting date on which the payment amount is deposited into the checking account of the customer, and a clearing date on which the payment amount clears; and

10 the information presented in the report, at least one of: (i) is a function of an aggregate of the payment amounts of the checks, (ii) is a function of an aggregate of the payment amounts of the checks received in the lockbox account over a specified period of time, (iii) is a function of an aggregate number of checks, received in the lockbox account over a specified period of time, (iv) is a function of a difference between the clearing date and the posting date, (v) is a
15 function of an aggregate of the payment amounts of the checks deposited in and withdrawals made from the customer checking account over a specified period of time, and (v) shows aggregates of payment amounts of the checks received in the lockbox account over specified periods of time.

20. The method of providing information regarding lockbox receipts of claim 19, wherein the period of time is one of a day, a month or a year.

21. A method of providing information to computer network users, comprising the steps of:

5 providing at least first and second screen formats, each screen format being designated to provide at least part of the information to a respective user, one of the first and second screen formats being provided prior to the other in accordance with a command from the user;

monitoring numbers of times that the user commands that each of the first and second screen formats be provided; and

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10 automatically providing one of the first and second screen formats
prior to the other without a command from the user as a function of the numbers
of times that the user commands that the first and second screen formats be
provided.

22. The method of providing information to computer network
users of claim 21, wherein the first screen format is automatically provided prior
to the second screen format without a command from the user when the number
of times that the user commands that the first screen format be provided is greater
5 than the number of times that the user commands that the second screen format
be provided.

23. A method of providing information to computer network
users, comprising the steps of:

providing respective users with options to receive one or more
screen formats on command from a plurality of screen formats, each screen
5 format being designated to provide at least part of the information to a respective
user;

monitoring numbers of times that the respective users command
that each of the plurality of screen formats be provided; and

10 automatically altering the option of a respective user to receive a
certain one of the plurality of screen formats as a function of the number of times
that the respective user commands that the certain screen format be provided.

24. The method of providing information to computer network
users of claim 23, wherein the option of the respective user to receive the certain
screen format is at least one of:

5 automatically eliminated as a function of the number of times that
the respective user commands that the certain screen format be provided;

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automatically eliminated when the number of times that the respective user commands that the certain screen format be provided falls below a predetermined level;

10 automatically emphasized as a function of the number of times that the respective user commands that the certain format be provided; and
automatically emphasized when the number of times that the respective user commands that the certain screen format be provided falls below a predetermined level.

25. The method of providing information to computer network users of claim 46, wherein the options are designated by one or more icons on one or more of the screen formats, the option of the respective user being emphasized by at least one of: enlarging, highlighting, and altering the respective one or more icons.

26. A method of providing information to computer network users, comprising the steps of:
classifying the network users into a plurality of groups;
storing a plurality of different sets of screen formats, each set of
5 screen formats being designated to provide the information to a respective one of the groups of users; and
providing one of the sets of screen formats to a particular network user on command based on the user's group classification.

27. The method of providing information to computer network users of claim 26, wherein the classification step is a function of a level of familiarity that respective users have with the screen formats.

28. The method of providing information to computer network users of claim 27, further comprising the step of automatically determining the

level of familiarity that the respective users have with the screen formats by monitoring at least one of:

- 5 a number of times that the respective users access the respective sets of screen formats; and
- a number of times that the respective users access a particular one or more of the screen formats of the respective sets of screen formats.

29. The method of providing information to computer network users of claim 26, wherein the network users are customers of financial services and the classification step groups the customers based on customer type, each set of screen formats being designed to deliver the information in a form which is

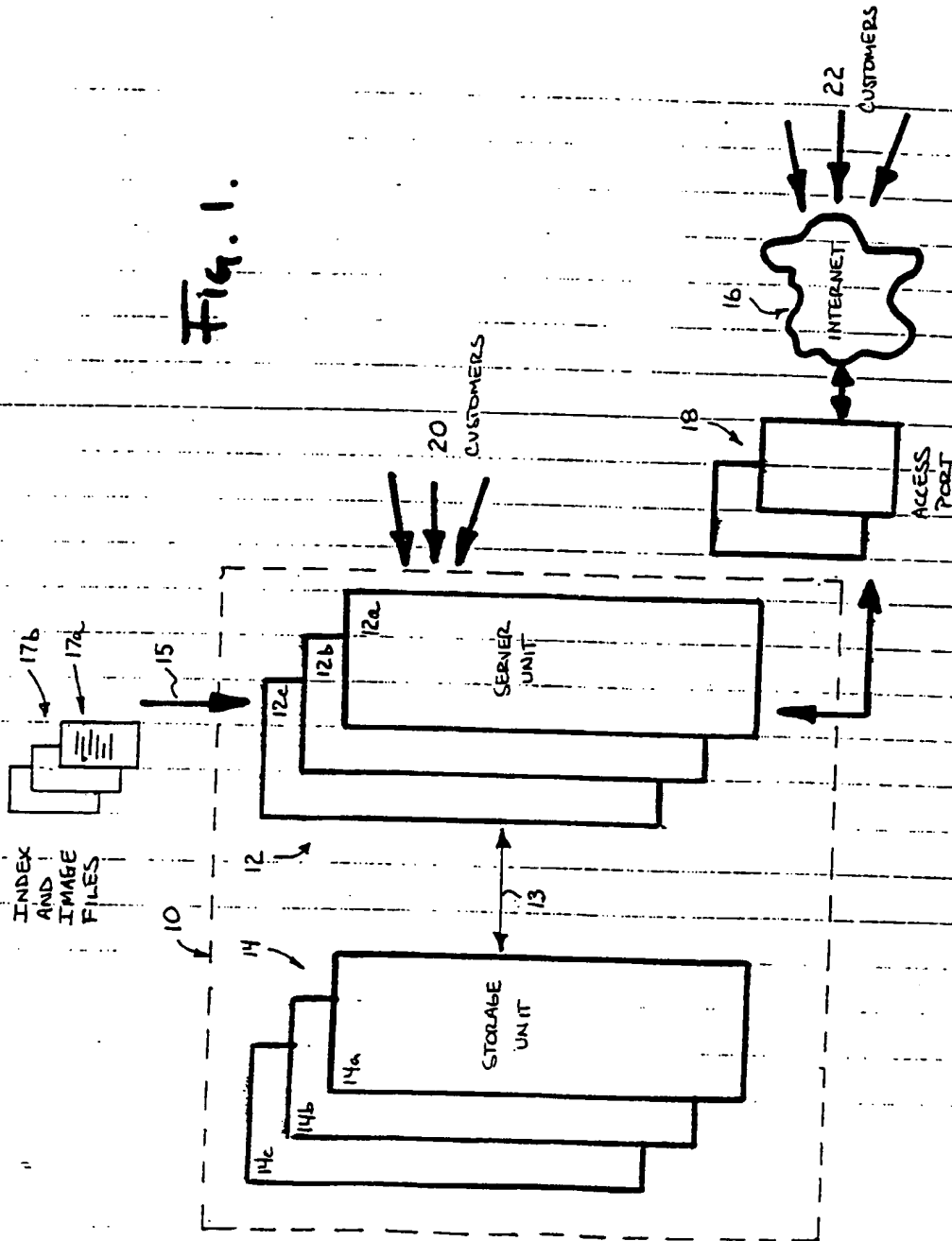
5 specific to the respective customer type.

30. The method of providing information to computer network users of claim 29, wherein the customer types are a function of at least one of technical sophistication, priority level, customer size, and financial services provided.

31. The method of providing information to computer network users of claim 30, wherein the technical sophistication, priority level, customer size, and financial services provided associated with a particular customer are determined based on customer provided information.

32. The method of providing information to computer network users of claim 30, wherein the technical sophistication of a particular customer is determined by monitoring a number of times that the user accesses a particular one or more of the screen formats.

Fig. 1.



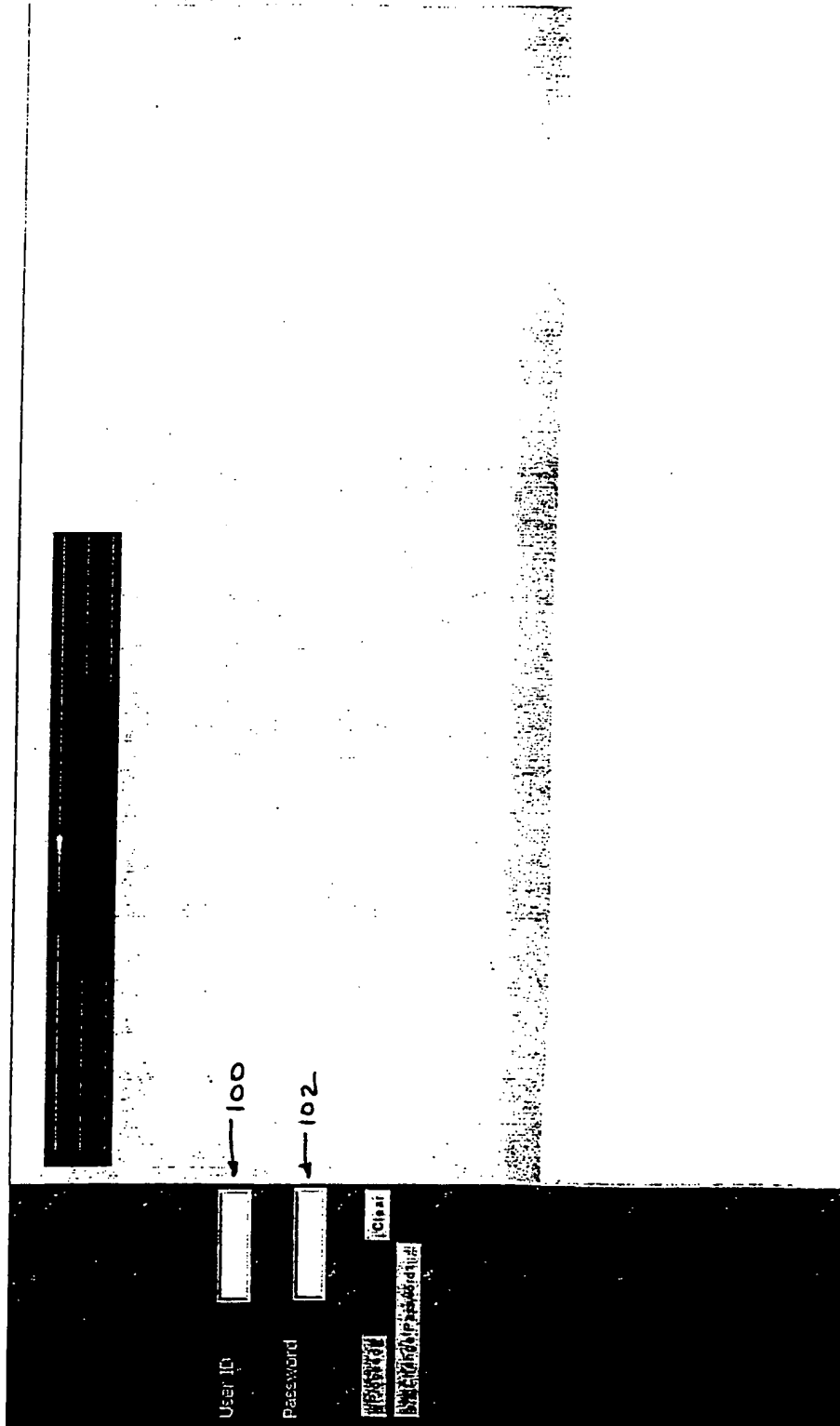


Fig. 2

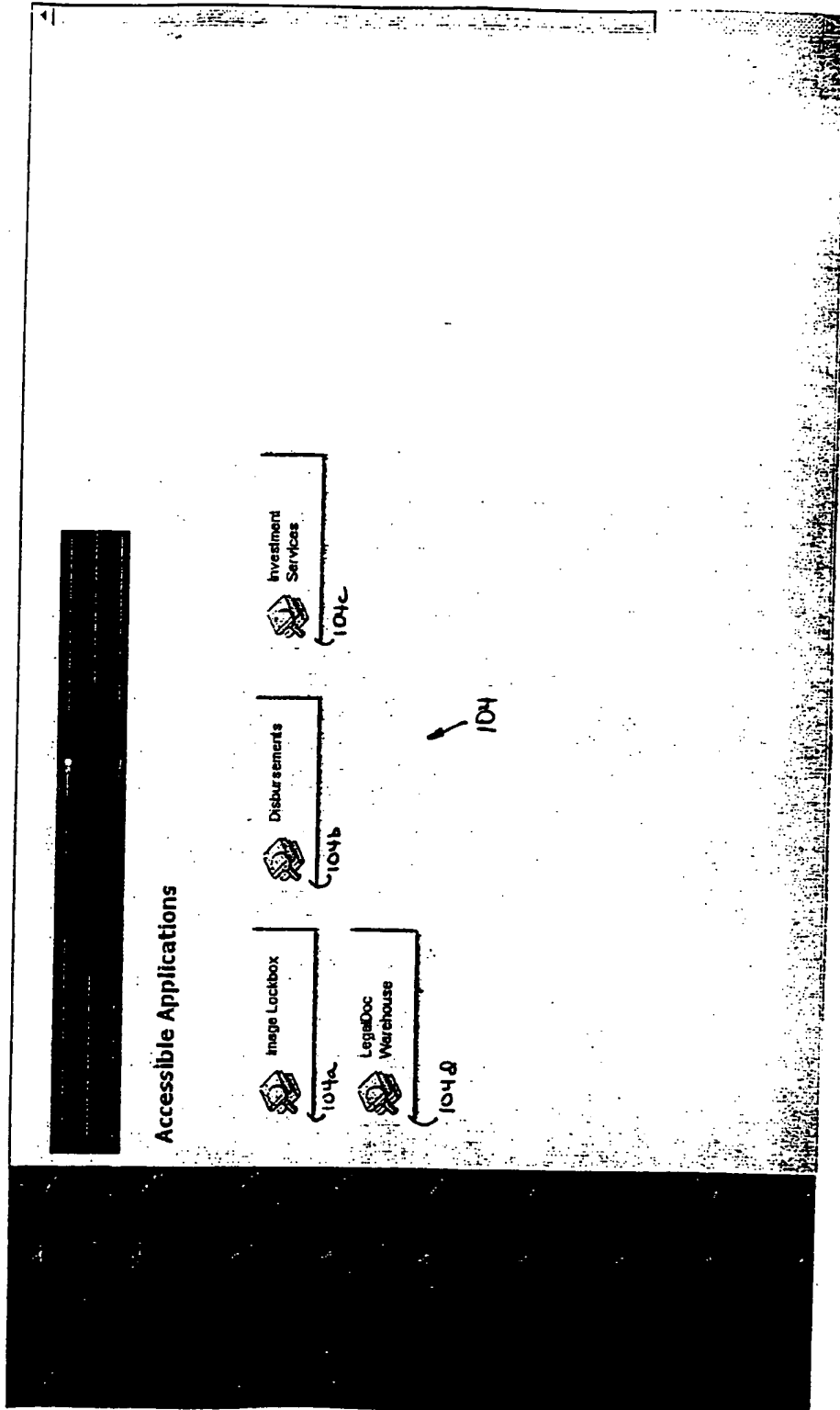


Fig. 3

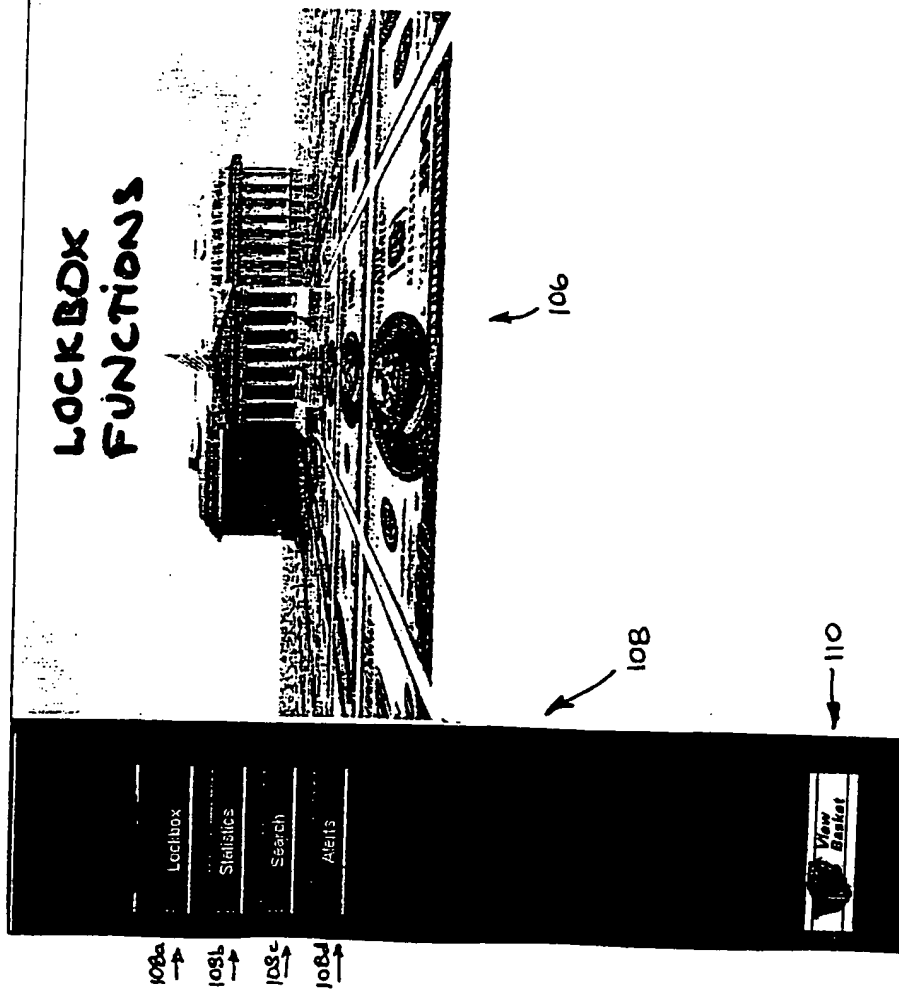


Fig. 4

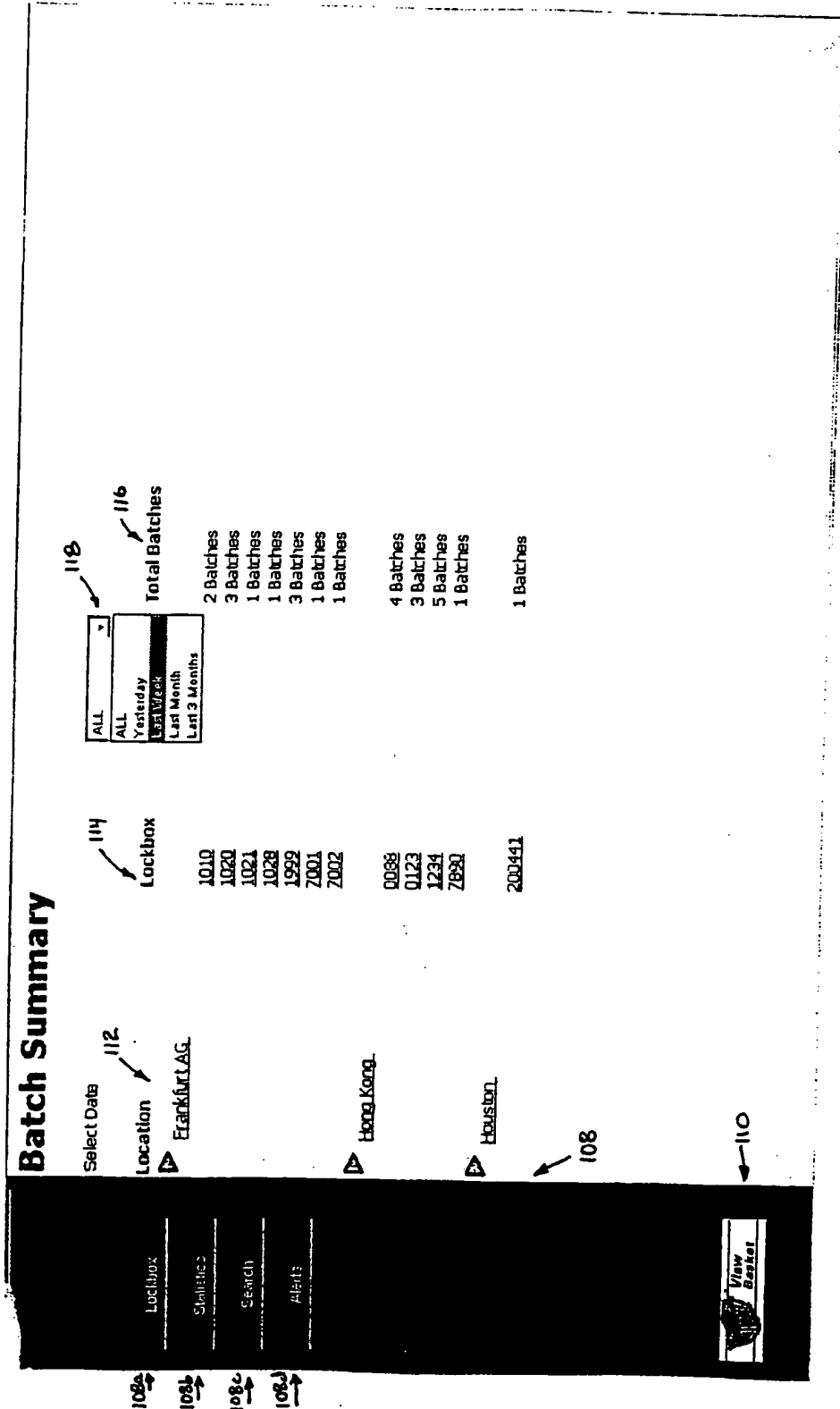


Fig. 5

Batch Summary

Lockbox	Date	Batch	Currency	Amount	Check	Documents
1999	20/05/1998	1017	USD	8767036.60	11	504
1999	20/05/1998	1001	USD	3247.20	1	1
1999	20/05/1998	1008	USD	123.45	1	1
1021	02/03/1998	1013	HKD	52.00	1	1
1010	02/03/1998	1056	ITL	123456.98	1	1
1010	02/03/1998	1057	GBP	18.65	1	1
1020	02/03/1998	1067	USD	329950.00	1	1
1020	02/03/1998	1068	DEM	147896.32	1	1
1020	02/03/1998	1069	FRF	8290.59	1	1
↑	↑	↑	↑	↑	↑	↑
114	120	122	124	126	128	130

1084 ↑
1084 ↑
1084 ↑
1084 ↑





Fig. 6

Deposit Details

Batch	Lockbox	Deposit Date	Currency	Sequence
1008	1999	20/05/1998	USD	1

Variable Data

Item Type	Image
Check	
Invoice	

Field	Value
A/C NO	0
BANK NO	0
CHECK NO	0
REMITTER	DWP Test
AMOUNT	1234.56
INVOICE #	123

108a → Location



108b → Statistics

108c → Search

108d → Alerts

View Basket

Fig. 7

 WILSONART INTERNATIONAL		WILSONART INTERNATIONAL INC. P.O. BOX 6110 TEMPLE, TX 76503-6110	NATIONSBANK ATLANTA, GEORGIA COUNTY, GEORGIA	No. 76
PAY TO THE ORDER OF STEWART		Three Hundred Twenty-Two Dollars And 03 Cents *****		
10-JUL-90		76 *****322.03		
CHECK DATE		CHECK NUMBER		
		COUNTERSIGNATURE REQUIRED IF OVER \$5000		


 WILSONART INTERNATIONAL		WILSONART INTERNATIONAL INC. P.O. BOX 6110 TEMPLE, TX 76503-6110
---	--	--

Fig. 8

108a

108b

108c

108d

Lockbox

Statistics

Search

Alerts

View Basket

Batch

1057

Lockbox

1010

Deposit Date

02/03/1998

Currency

GBP

Sequence

1

Item Type

Check

Invoice

Image

Request Image

Request Image

Field

A/C NO

BANK NO

CHECK NO

REMITTER

AMOUNT

INVOICE #

Value

11092567

609242

0

Solutions Corporation

18.65

1539

136

138

Fig. 9

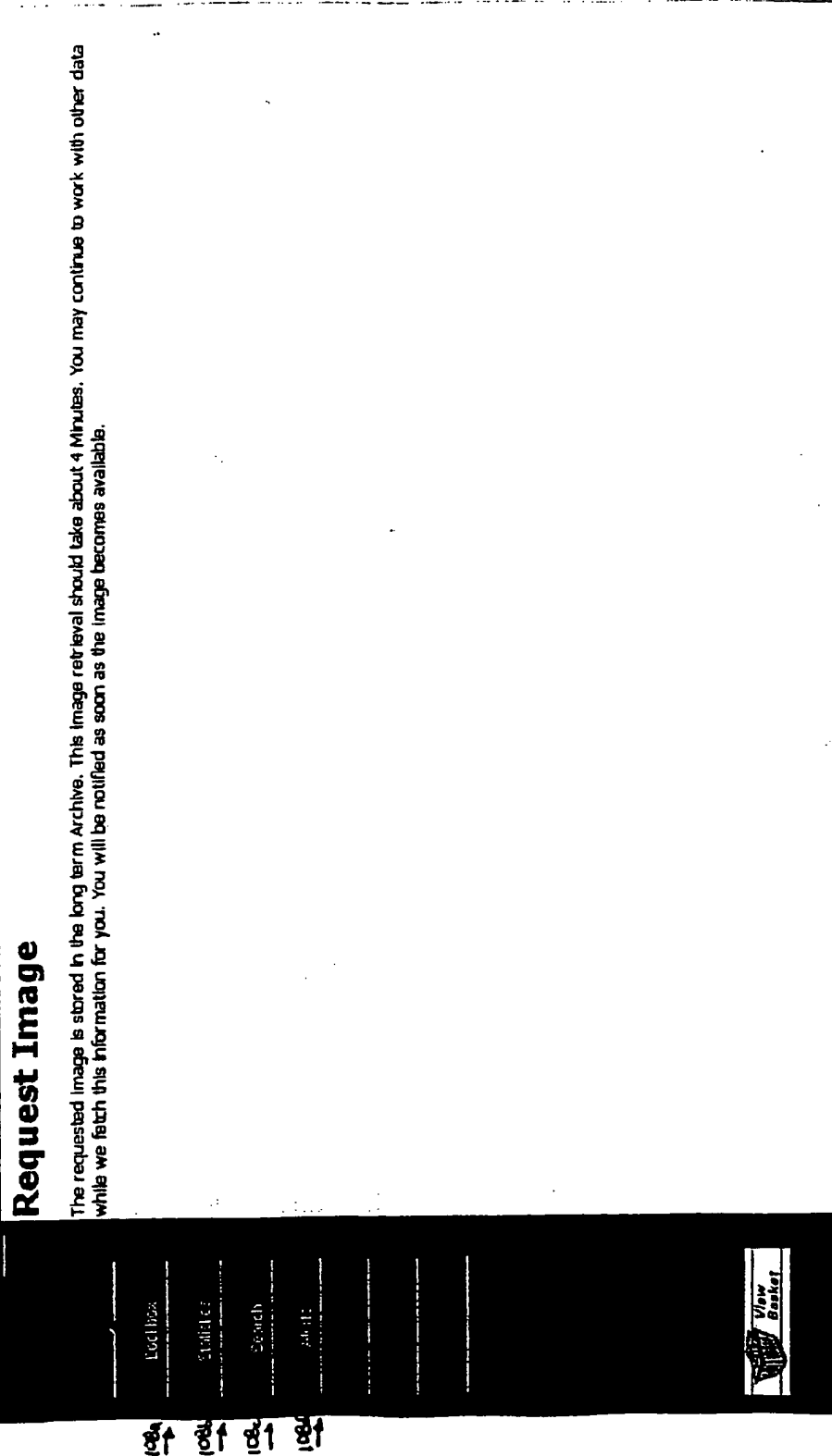
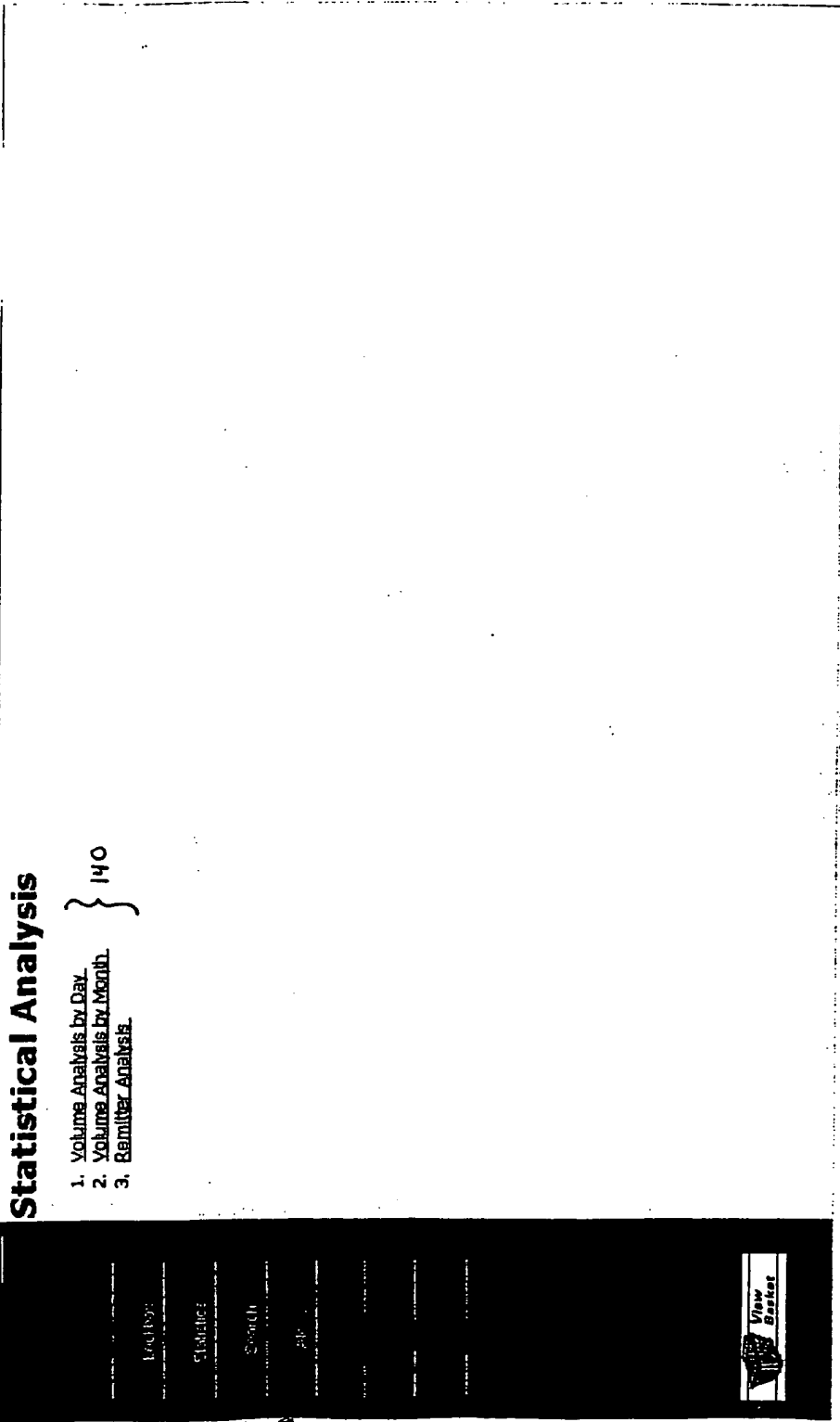


Fig. 10



Statistical Analysis

1. Volume Analysis by Day
2. Volume Analysis by Month
3. Remitter Analysis

} 140

108a
108b
108c
108d



Fig. 11

Volume Analysis by Day

Period 14-2 Lockbox 144
 08/1998 144

Days vs Scanned Documents



Days vs Deposit Amount

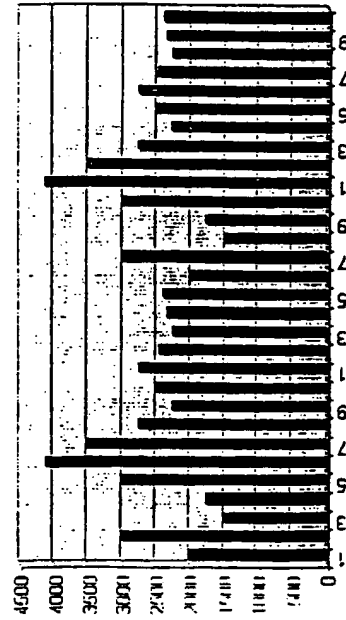
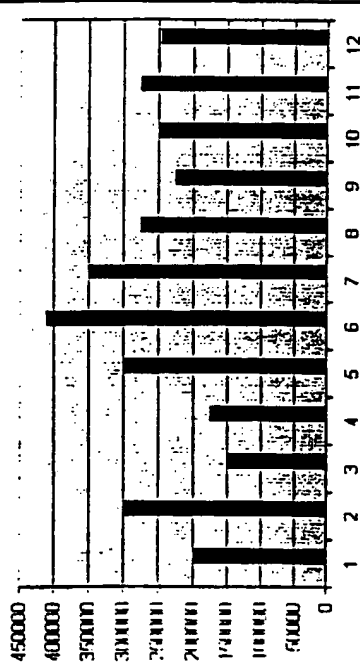


Fig. 12

Volume Analysis by Month

Period INB Lockbox ISD
 1997 1997-1000 1997-1000 1997-1000
 1997-1000 1997-1000 1997-1000 1997-1000

Months vs Scanned Documents



Months vs Deposit Amount



Fig. 13

1084
 1084
 1084
 1084



Remitter Analysis

Remitter Name 154 Currency 156 Period 158 To 160

Check Amount and Documents

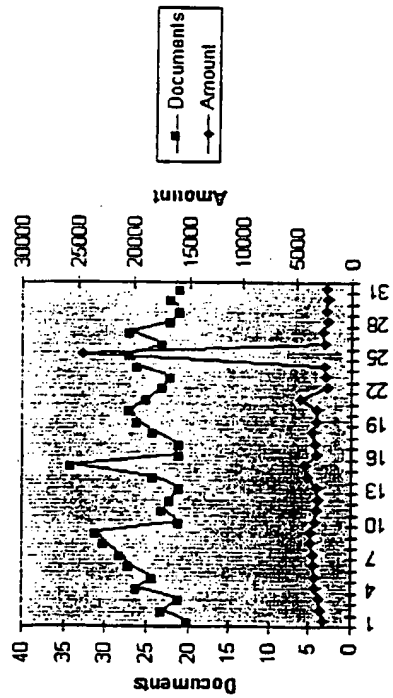


Fig. 14

108a
108b
108c
108d



108 → Lockbox

108 → Statement

108 → Search

108 → Alerts

Simple Search

170 → Remitter Name

172 → Check Amount

174 → Invoice Number

Search in the selected category with value of ...

220

Search Now

Auto Notify

108 → Lockbox

108 → Statement

108 → Search

108 → Alerts

Advanced Search

Locations 204

Lockboxes 212

MLH-1442
 MLH-7001
 HK-0088

Date 206

All
 Yesterday
 Last Week

Check Amount 214

Less than

Account # 208

All

Invoice Number 216

Contains

Currency 210

All

Remitter Name 218

Contains

215

220

Search Now

Auto Notify

Fig. 15

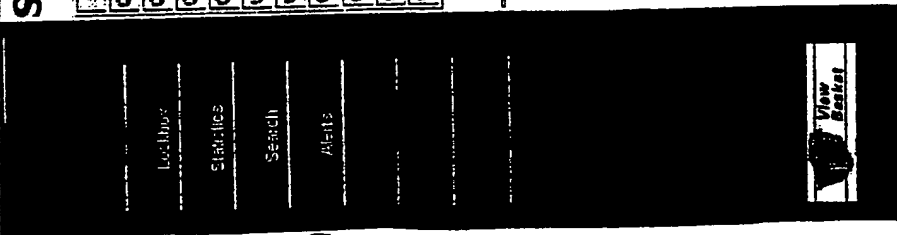
Search Results

180 Location	182 Date	184 Lockbox	186 Batch	188 Seq #	190 Amount	200 Remitter Name
<input type="radio"/> Hong Kong	23/07/1998	1234	1	1	1000.00	Arthur Smith
<input type="radio"/> Hong Kong	23/07/1998	1234	1	3	1234.00	Peter Smith
<input type="radio"/> Hong Kong	23/07/1998	1234	3	1	2.22	Arthur Smith
<input type="radio"/> Hong Kong	23/07/1998	1234	1	2	2000.00	Charles Smith
<input type="radio"/> Hong Kong	23/07/1998	1234	2	2	3.00	Peter Smith
<input type="radio"/> Hong Kong	24/07/1998	1234	5	9	249707.00	Peter Smith
<input type="radio"/> Hong Kong	24/07/1998	1234	4	2	25518.60	Peter Smith
<input type="radio"/> Hong Kong	24/07/1998	1234	4	3	300.00	Arthur Smith
<input type="radio"/> Hong Kong	24/07/1998	1234	5	3	4509.10	Peter Smith
<input type="radio"/> Hong Kong	24/07/1998	1234	5	4	50.00	Arthur Smith

Get Records 1-10

202

Fig. 16



STORED ALERT CRITERIA

Alerts

SN	Date	Description	Matches	
			New	Old
14 Jul 1998		Check for Invoice #YH4137555651 ~ 222	1	0
14 Jul 1998		Checks from Arthur Smith ~ 224	0	0
14 Jul 1998		Payments more than \$ 2000 ~ 226	0	5
14 Jul 1998		List of deposits to Frankfurt Lockbox ~ 228	1	1
14 Jul 1998		Last weeks Deposits ~ 230	1	0
14 Jul 1998		Last months Deposits to Hongkong Lockbox ~ 232	2	3
14 Jul 1998		Payments for Invoice numbers starting with #NVI ~ 234	2	2

Details Selected 106 106

250

270

FIG. 17



1080 → ☐ Home

1081 → ☐ Statistics

1082 → ☐ Search

1083 → ☐ Alerts

Auto Notify

290 {

Notification Description

280 }

Notification Method

282 → ☒ Display on the Alert Page

284 → ☒ Send an E Mail

286 → ☐ Notify by Fax

Notification Frequency

262 → ☒ As Soon as Data is Available

264 → ☐ One Time Only

266 → ☐ Daily

268 → ☐ Weekly

292 {

260 }

292 {

260 }

292 {

260 }

Fig. 18

ALERT PAGE (NOTIFICATION)

Alerts

SN	Date	Description	Matches	
			New	Old
14 Jul 1998		Check for Invoice #YMM137565651	1	0
Location	Date	Lockbox	Batch	Seq #
Hong Kong	11/06/1998	0088	6	2
		Amount		Remitter Name
		1.00		Arthur Smith
14 Jul 1998		Checks from Arthur Smith	0	0
Location	Date	Lockbox	Batch	Seq #
		Amount		Remitter Name
14 Jul 1998		Payments more than \$ 2000	0	5
Location	Date	Lockbox	Batch	Seq #
Hong Kong	11/06/1998	0088	6	2
Hong Kong	11/06/1998	0088	6	1
Hong Kong	11/06/1998	0088	6	3
Hong Kong	11/06/1998	0088	6	4
Hong Kong	12/06/1998	0088	10	2
Hong Kong	12/06/1998	0088	12	2
Hong Kong	12/06/1998	0088	12	1
Hong Kong	12/06/1998	0088	10	1
		Amount		Remitter Name
		1.00		Arthur Smith
		123456789		Arthur Smith
		2.00		Arthur Smith
		3.00		Arthur Smith
		0.01		Arthur Smith
		0.01		Arthur Smith
		12.34		Arthur Smith
		12345678.9		Arthur Smith
14 Jul 1998		List of deposits to Frankfurt Lockbox	1	1
Location	Date	Lockbox	Batch	Seq #
Hong Kong	11/06/1998	0088	6	2
Hong Kong	11/06/1998	0088	6	1
		Amount		Remitter Name
		1.00		Arthur Smith
		123456789		Arthur Smith
14 Jul 1998		Last weeks Deposits	1	0
Location	Date	Lockbox	Batch	Seq #
		Amount		Remitter Name
		12.34		Arthur Smith

Fig. 19